ABSTRAK

Liliani Irma Puspita Simanjuntak. Nim 7102220012. Pengaruh *Capital Adequacy Ratio* (CAR), *Non Performing Loan* (NPL), *Loan to Deposit Ratio* (LDR), dan Kualitas Aktiva Produktif (KAP) Terhadap *Return On Asset* (ROA) pada perusahaan perbankan yang terdaftar di Bursa Efek Indonesia. Skripsi,Program Studi Akuntansi,Fakultas Ekonomi Universitas Negeri Medan, 2014.

Permasalahan dalam penelitian ini apakah *Capital Adequacy Ratio* (CAR), *Non Performing Loan* (NPL), *Loan to Deposit Ratio* (LDR), dan Kualitas Aktiva Produktif (KAP) berpengaruh Terhadap *Return On Asset* (ROA) dan tujuan penelitian ini untuk menganalisis pengaruh variabel *Capital Adequacy Ratio* (CAR), *Non Performing Loan* (NPL), *Loan to Deposit Ratio* (LDR), dan Kualitas Aktiva Produktif (KAP) Terhadap *Return On Asset* (ROA).

Populasi dalam penelitian ini adalah seluruh perusahaan perbankan yang terdaftar di BEI tahun 2010,2011 dan 2012. Pemilihan sampel menggunakan metode *purposive sampling.* Dari 37 perusahaan yang terdaftar, dipilih 25 perusahaan sampel.Data yang digunakan dalam penelitian ini adalah data sekunder dengan mengumpulkan laporan keuangan tahunan bank yang diperoleh dari www.idx.co.id. Metode analisis yang digunakan adalah analisis regresi berganda, menggunakan SPSS 19.0

Hasil Penelitian ini menunjukkan bahwa secara parsial terdapat pengaruh signifikan antar *Non Performing Loan* (NPL) terhadap *Return On Asset* (ROA). *Capital Adequacy Ratio* (CAR), *Loan to Deposit Ratio* (LDR), dan Kualitas Aktiva Produktif (KAP) tidak berpengaruh secara parsial terhadap *Return On Asset* (ROA). Sementara secara simultan variabel *Capital Adequacy Ratio* (CAR), *Non Performing Loan* (NPL), *Loan to Deposit Ratio* (LDR), dan Kualitas Aktiva Produktif (KAP) berpengaruh signifikan terhadap *Return On Asset* (ROA).

Penelitian ini menyimpulkan NPL berpengaruh terhadap ROA sesuai penelitian Eman (2013) mengindikasikan bahwa semakin besar nilai NPL akan berdampak pada menurunnya nilai ROA. Karena semakin besar kredit yang bermasalah maka menyebabkan profitabilitas semakin kecil

Kata Kunci : Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), Loan to Deposit Ratio (LDR), Kualitas Aktiva Produktif (KAP) dan Return On Asset (ROA)

ABSTRACT

Liliani Irma Puspita Simanjuntak. Nim 7102220012. Effect of Capital Adequacy Ratio (CAR), Non-Performing Loans (NPL), loan to deposit ratio (LDR), and Asset Quality (KAP) To Return On Assets (ROA) on banking companies listed in Indonesia Stock Exchange. Thesis, Program of Studies Accounting, Faculty of Economics, State University of Medan, 2014

The problem in this study is the Capital Adequacy Ratio (CAR), Non-Performing Loans (NPLs), loan to deposit ratio (LDR), and Asset Quality (KAP) influential Against Return on Assets (ROA) and the purpose of this study to analyze the effect of variable Capital Adequacy Ratio (CAR), Non-Performing Loans (NPL), loan to deposit ratio (LDR), and Asset Quality (KAP) Of Return On Assets (ROA).

The population in this study are all banking companies listed on the Stock Exchange in 2010.2011 and 2012. Selection of the sample using purposive sampling method. Of the 37 listed companies, 25 companies selected sampel.Data used in this study is a secondary data to collect annual financial statements of the acquired bank www.idx.co.id. The analytical method used is multiple regression analysis, using the SPSS 19.0

The results of this study indicate that there are partially significant influence among the Non-Performing Loan (NPL) on Return on Assets (ROA). Capital Adequacy Ratio (CAR), Loan to Deposit Ratio (LDR), and Asset Quality (KAP) no partial effect on Return on Assets (ROA). While the variables simultaneously Capital Adequacy Ratio (CAR), Non-Performing Loans (NPL), loan to deposit ratio (LDR), and Asset Quality (KAP) significantly influence the Return on Assets (ROA).

This study concluded NPL affect ROA Eman research (2013) indicates that the greater the value of NPL will decrease the value of ROA. Because of the greater credit trouble then cause the profitability of the smaller

Keywords : *Capital Adequacy Ratio (CAR), Non Performing Loan (NPL), Loan to Deposit Ratio (LDR), Asset Quality (KAP) and Return On Asset (ROA)*